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**WHEAT IS EXCITED
AND PRICES HIGHER**

**Further Damage Occurring to Spring Crop by
Dry, Hot Weather Sends Figures Upward.
Official Report Very Bad.**

New York, July 10.—Recent adverse weather conditions have been so conflicting and so sensational that most traders were timid, and hence, few were willing to venture a guess as to the probable spring wheat condition, to be shown by the official report, although some thought it would not be far from 70. Consequently, there was much consternation and a feeling of gloom when the report showed the condition of the condition of 8.6, against 32.5 a year ago, and 7.1, the ten-year average. This suggests a loss compared with last year's production of roughly 101,000,000 bushels, and a loss during the year of about \$9,000,000. In other words, we will not have enough spring wheat to meet the requirements of spring wheat millers, and therefore they will probably be compelled to substitute hard wheat from the Southwest, or else curtail their output.

This near calamity in the Northwest also means that there must be a large consumption of winter wheat flour, just the reverse of conditions prevailing in the past year, when it was the winter wheat crop promise is fair, 435,660,000 bushels, making a grand total of 625,183,000,000.

As to Reserves. The report on reserves in farmers' hands was also decidedly disappointing, the total being placed at only 38,730,000 bushels, whereas so much had been made respecting our large reserves that most conservative traders had counted on at least 50,000,000 bushels, and others materially higher. In view of the decidedly unfavorable report, it was not surprising that prices on the curb advanced in a startling fashion, wheat 1-1/2 cents here and 2-1/2 cents in Chicago and Western markets, including Winnipeg.

Developments over the long holiday interval brought about somewhat startling results during the early dealings in wheat. Conspicuous buoyancy in the spring wheat market was shown in July contracts, and notably in Western markets, but more particularly in Chicago and Winnipeg. In the latter market the July bounded up 4 1/4 cents in a few minutes, while it gained 4 cents in Chicago, against a decline of 1 cent in the local market. It was plainly evident that short sellers of July had become alarmed owing to the light receipts and small deliveries by farmers at country stations. The continued dry weather in the Northwest, on both sides of the border, was primarily the paramount influence.

It served, for one thing, to make farmers exceedingly unwilling to accept current bids, and, consequently,

**PRICES ARE BETTER,
WITH LIGHT DEMAND**

**Cotton Market Firm Throughout Week—Old
Crop Options Continue in Strong Position.
An Interesting Situation.**

New York, July 10.—The cotton market was firm throughout the week, with light trading, but bullish sentiment predominated, and prices for stocks and less favorable outlook for the crop. These factors restricted selling in all the future markets, and although new buying was light, owing to the high prices and poor trade receipts, the tendency of prices continued upward, with buying slightly predominating. Highest prices were reached for the week Friday afternoon, with the general list then closing with a net advance of 10 to 15 points over the previous Friday's closing, with July at 15.45, August 14.85, September 14.45, October 13.85, and December 12.85.

The old-crop options continue in a very strong position. But for the government's suit in behalf of the bear club against the position of the bull pool, frightening off outside speculation, they would undoubtedly be showing a better response to the exigencies of the speculative situation and the exceedingly strong statistical position. As it is, they are now far from the highest prices for July and August deliveries reached since the recovery from the collapse from the prices of 15 cents established for May contracts in the boom at the close of last December. The situation is an extremely interesting one. There is a short interest variously estimated as upwards of 300,000 to 400,000 bales in July and August contracts outstanding, partly as outright short sales by Wall Street and local operators and partly by spot dealers in hedge sales and trades between this and the Liverpool market.

Dividend Notices.
Atlantic Coast Line Railroad Co., Office of the Treasurer, Wilmington, Del., July 23, 1910. THE BOARD OF DIRECTORS OF Atlantic Coast Line Railroad Company has declared a dividend of three per cent. on the common capital stock of that company, payable at the office of the Treasurer, at Wilmington, North Carolina, on and after July 11, 1910, at 3 o'clock P. M. to the 15th day of July, 1910, at 10 o'clock A. M., both dates inclusive.

Sealed Proposals.
WAYNESBORO, VA., CORPORATION bonds for sale—bids will be received at the office of the treasurer up to 12 o'clock noon MONDAY, JULY 18, 1910, for all or any number of the issue of \$5,000 of bonds for the extension and improvement of the water system. These bonds are in denomination of \$100, interest payable semi-annually at the rate of 5 per cent. per annum, and non-taxable by the corporation, maturing in thirty-five years and giving the option of the corporation in ten years.

Meetings.
DOVE LODGE, NO. 51, A. F. & A. M.—A special communication of DOVE LODGE, No. 51, A. F. & A. M., will be held in the lodge room, in the Masonic Temple, MONDAY, July 11, 1910, at 6:30 P. M. Every member of the lodge is requested to attend, and members of sister lodges and transient brethren are fraternally invited to unite with us. Work in the second degree.

THE STOCKHOLDERS OF THE BANK OF COMMERCE AND TRUSTS OF RICHMOND, VA.—There will be a special meeting of the stockholders of the BANK OF COMMERCE AND TRUSTS, held at the offices of the bank at 501 East Main Street, on MONDAY, July 12, 1910, at 10 o'clock P. M. to pass upon the matter of consolidation with the Capital Savings Bank of Richmond, Va., and such other matters as may lawfully come before the meeting.

THE ANNUAL MEETING OF THE STOCKHOLDERS OF THE SOUTHERN MANUFACTURING COMPANY will be held at its office, Richmond, Va., on JULY 16, 1910, at 12 o'clock noon.

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much moisture. Crop killers abound at this time of the year, and as they are obliged of necessity to kill the crops, they must seed in bad reports. That is what the so-called crop experts are for. They would be out of a job and fail to sustain their reputations if they did not send in a certain amount of critical reports, particularly when there is a bullish speculation under way. The crops are not so bad as they are reported to be. There are over 33,000,000 acres under cultivation in cotton this year, and it would be strange, indeed, if there were not a few bad spots in this vast area from the uneven distribution of rain during the past three weeks. The worst that can be said of the crop is that it is on the average of being three weeks late.

The Texas Situation. Despite the comparatively dry weather the past week in Texas, the crop in that State, from the most reliable reports, continues in fairly good shape. The recent government report made the average condition to June 25 last, 54 per cent. against 53 on May 25, and 79 last year, and also 79, the average condition to June 25, the past ten years. Since that time the weather conditions have been all that could be desired throughout the Southern portion of the State. Only in the northern section and in

the western districts has the crop failed to get the rain needed for the best results in promoting the proper growth and development of the plants. During this dry period the crops have been going down and absorbing the good sub soil moisture created by the copious rains from May 15 to June 15, and temperatures have not been high enough for any length of time to cause any serious damage. The plants while somewhat small for this time of the year, in some sections are on the whole healthy, and have a good top root, and there is less complaint of boll weevil in Texas this year than in any of the last five years.

All the crop needs is generous rains within the ensuing week throughout the northern half of the State and the western districts to put new life into the plants and start rapid growth. In the southern districts the crop is well advanced, and there will be picking in the extreme southwestern portion within the next fortnight, and perhaps as much as 50,000 bales of new cotton will come on the market from that section in August, against 15,000 last year. If the crop killers give the Texas crop half a chance, and it gets good rains within the next week, it will give a good account of itself later this year. Its 11,200,000 acres planted this year.

**FINANCIAL MARKET
IS STILL DISTURBED**

New York, July 10.—The financial markets last week continued to reflect the apprehension felt over the general business outlook, but the further drastic purging to which the stock speculation was subjected left the market so far relieved as to bring about a resumption of its further movements. The evidence of influential buying at the low price levels established speculative sentiment and built up a feeling of hopefulness that the process of adjustment to the unfavorable factors in the situation had approached completion in the stock market itself. The demoralized break in prices of the opening of the week was attributed directly to the death of the Chief Justice of the Supreme Court. This was followed by a feeling of dissatisfaction with the advances of the banking situation in the interior. Some of the lowest prices of the year were recorded at the decline. The market demonstrated its resilient power again at the end of the week, after the shock of the government crop report.

Coupled with the feeling that the forces of depression had run their due course in the stock market were several factors of more positive nature in the direction of amelioration. In the iron and steel trade the withdrawal of consumers from the pig iron market, while regarded as precluding further curtailment of production, was due to a refusal of further price concessions by producers. In this was seen a promise that recuperation was at hand in that market.

There was subsidence of the acute anxiety felt earlier by speculators over

the question of government regulation of railroad rates. This was due partly to the action of the Interstate Commerce Commission in restoring increases on grain rates from Buffalo, previously disallowed, and the intimations that increased expense obligations of the railroads formed an influence so far relieved as to bring about a resumption of its further movements. The evidence of influential buying at the low price levels established speculative sentiment and built up a feeling of hopefulness that the process of adjustment to the unfavorable factors in the situation had approached completion in the stock market itself. The demoralized break in prices of the opening of the week was attributed directly to the death of the Chief Justice of the Supreme Court. This was followed by a feeling of dissatisfaction with the advances of the banking situation in the interior. Some of the lowest prices of the year were recorded at the decline. The market demonstrated its resilient power again at the end of the week, after the shock of the government crop report.

An isolated engagement of gold in London was the subject of some difference of opinion as to its responsiveness to natural exchange conditions. The incident was helpful, however, in proving a source of available relief for any extra requirement which might be thrown upon the New York money market, such as is considered possible in consequence of the extension of American bond issues, and an awakening demand amongst foreign investors for stocks in New York are calculated to increase the supplies in the New York exchange market.

**TOTAL COTTON YIELD
DEPENDS ON WEATHER**

New Orleans, La., July 10.—Indications are that the cotton trade this week will be more interested in the new crop situation in Arkansas, Louisiana and Mississippi than any other feature of the market. Reports from those three States will have much to do with the course of prices, unless something very strong develops in the old crop positions.

Last week closed with a good portion of the trade convinced that the cotton crop was about to pass through a most critical period, and the majority were willing to admit that the weather of the next fortnight would have much to do with the size of the total yield this season.

Next to the States mentioned, Texas will be watched with interest, for there is still hope of a moderately large crop if Texas has a good yield. Official advice from the State Department during the week just ended caused some people to believe that conditions in that State were not quite so bad as the bulls have been painting them.

If this week sees further crop deterioration, investment buying on an increased scale may be expected, even though the leading professional interests don't take any decided stand on the new crop. It has come to be the contention among a certain class of traders that 15 cents for October is a more legitimate price than 15 cents for July. This buying will be of a very strong character, just as it was a year ago at this time, when outside investors entered the market and bought cotton that they held for a rise of nearly 50 cents a pound.

In connection with the old crop, the market will be eager to get at the truth of the mill situation. Last week the market was flooded early and late with reports of mills closing down, and these reports had a bearish effect on prices. When the weekly statistics were published, however, it was found that mills had taken as much cotton as they took the same week two years ago and within 10,000 bales as much as they took the same week last year.

The Liverpool market, which returns from the Manchester cloth and yarn market, and last, but not least, the daily quotations on silver in London, will have more than their usual prominence this week. This is due to the strong action which has been taken in Liverpool and silver in London, following a week of unusual activity. Higher prices for silver should cause the Far East to buy more cotton goods from Manchester, and a better demand for cotton goods will stimulate an already strong demand in Liverpool for spots from Manchester.

DRY GOODS

New York, July 10.—The prolonged withholding of cotton goods by mills whose cotton cost them considerably over 14 cents per pound and the pressure to relieve themselves from the stocks at the present time account in large part for the recent weakness in prices. The goods are being pressed at a moment when demand is light and when jobbers are covering the highest prices of cotton prices in the early months of the new crop.

Curtailed production in the mills has not been the highest limit ever touched in a period other than after a financial panic, and the volume of goods that will be offered

for sale in the last half of the year will be very light. Printers, finishers and dyers are running less than half their machinery, and some of the largest mills in the country have determined on a policy of half time for the balance of the cotton year. The absence of any notable effect on the cotton market is unsettling the opinions of buyers of cotton goods who have been predicting their hesitation on the likelihood of cotton below 12 cents per pound during this calendar year. Some quiet purchases have been made on the London market for a few weeks. The London market has been quiet, but a few quiet purchases have been made on the London market for a few weeks. The London market has been quiet, but a few quiet purchases have been made on the London market for a few weeks.

COTTON CROP SUMMARY

Memphis, Tenn., July 10.—The summary of cotton crop conditions for the week ending July 10, 1910, shows a comparison of reports received this week, under date of July 7, with those received under date of July 4, showing that between those dates the cotton crop about maintained itself in North Carolina and Tennessee, made small gains in Alabama, Georgia, South Carolina, Oklahoma and Texas, and also deteriorated sharply in all other States, the extensive and long-continued rains. Reports show that during the past week rains were general east of Texas, and much of the cotton crop was saved from destruction. There are local exceptions, and Tennessee and North Carolina have not had as much precipitation as other States. There are a few good reports in this, the rainy territory, but they are the exception and not the rule.

Generally speaking, the fields are becoming grassy, the plant is showing ill effects from lack of cultivation, and there is much of the cotton crop that has been submerged, and there has been a complete abandonment of acreage. Some of the damage cannot be recovered, although it is thought that two weeks of bright weather would work a great improvement. In Texas and Oklahoma the cotton has done well on a normal crop, and the supply of moisture, and hence a general rain would help.

The crops are very destructive in Louisiana and are becoming more numerous in Texas.

CHARLES F. SPENCER DROWNS.
Meets Death While Bathing at North Carolina Summer Camp.
[Special to The Times-Dispatch.]
Lexington, Va., July 10.—Information was received here today of the drowning yesterday at Brydson, N. C. of Charles Frith Spencer, son of Mr. and Mrs. J. B. Spencer, of Lexington. He was camp manager and instructor in a summer camp conducted at Brydson. The drowning occurred Saturday morning while he was bathing. Mr. Spencer was about thirty years of age, a graduate from the University of Lee University, and had taught at Staunton Military Academy, Augusta Military Academy, and the year at Woodberry Forest. He was interested in college athletics and Y. M. C. A. work.

Railroads.
Southern Railway
N. B.—Following schedule figures published as information and not guaranteed:
6:10 A. M.—Daily Local for Charleston.
10:45 A. M.—Daily—Limited—For all points South. Pullman and Day Coaches.
6:10 P. M.—Daily—Limited—For all points South. Pullman and Day Coaches.
11:45 P. M.—Daily—Limited—For all points South. Pullman and Day Coaches.
YORK RIVER LINE
4:30 P. M.—Daily—Sun.—For Ft. Mifflin, connecting at Baltimore Mon. Wed. and Fri.
8:30 A. M.—Daily—Sun.—For Ft. Mifflin, connecting at Baltimore Mon. Wed. and Fri.
Weds. and Fri.—Local to West P. M.
TRAINS ARRIVE RICHMOND.
From the South: 5:00 A. M., 11:00 A. M., 1:00 P. M., 3:00 P. M., 5:00 P. M., 7:00 P. M., 9:00 P. M.
Daily: 5:40 A. M., 11:40 A. M., 1:40 P. M., 3:40 P. M., 5:40 P. M., 7:40 P. M., 9:40 P. M.
From the West: 9:30 A. M., 11:30 A. M., 1:30 P. M., 3:30 P. M., 5:30 P. M., 7:30 P. M., 9:30 P. M.
Daily: 9:40 A. M., 11:40 A. M., 1:40 P. M., 3:40 P. M., 5:40 P. M., 7:40 P. M., 9:40 P. M.
From the North: 6:00 A. M., 8:00 A. M., 10:00 A. M., 12:00 P. M., 2:00 P. M., 4:00 P. M., 6:00 P. M., 8:00 P. M., 10:00 P. M.
Daily: 6:10 A. M., 8:10 A. M., 10:10 A. M., 12:10 P. M., 2:10 P. M., 4:10 P. M., 6:10 P. M., 8:10 P. M., 10:10 P. M.

Richmond, Fredericksburg & Potomac R. R.
TO AND FROM WASHINGTON AND BEYOND.
Leave Richmond: 6:40 A. M., 11:40 A. M., 1:40 P. M., 3:40 P. M., 5:40 P. M., 7:40 P. M., 9:40 P. M.
Arrive Richmond: 6:00 A. M., 11:00 A. M., 1:00 P. M., 3:00 P. M., 5:00 P. M., 7:00 P. M., 9:00 P. M.
Leave Fredericksburg: 6:00 A. M., 11:00 A. M., 1:00 P. M., 3:00 P. M., 5:00 P. M., 7:00 P. M., 9:00 P. M.
Arrive Fredericksburg: 6:10 A. M., 11:10 A. M., 1:10 P. M., 3:10 P. M., 5:10 P. M., 7:10 P. M., 9:10 P. M.
Leave Washington: 6:00 A. M., 11:00 A. M., 1:00 P. M., 3:00 P. M., 5:00 P. M., 7:00 P. M., 9:00 P. M.
Arrive Washington: 6:10 A. M., 11:10 A. M., 1:10 P. M., 3:10 P. M., 5:10 P. M., 7:10 P. M., 9:10 P. M.

Chesapeake & Ohio Railway
9:00 A. M.—Daily—Fast trains to Old Point. 4:00 P. M.—Daily—Local to Newport News. 7:40 A. M.—Daily. Local to Newport News. 5:00 P. M.—Daily. Local to Old Point. 10:00 P. M.—Daily—Louisville and Cincinnati. 11:00 P. M.—Pullman.
6:45 P. M.—Daily. "St. Louis-Chicago Special." Pullman.
12:00 N.—Week days to Hinton. "Mountaineer Special." Parlor Cars.
8:30 A.—Daily—Charlottesville. Week days Clifton Forge.
5:15 P.—Week days. Local to Gordonsville. 11:45 A.—Daily. Lb.urg. Lex. C. Forge.
5:15 P.—Daily. To Lynchburg.
TRAINS ARRIVE RICHMOND.
Local from East—8:25 A. M., 7:50 P. M.
Through from East—11:35 A. M., 5:30 P. M.
Local from West—9:20 A. M., 5:40 P. M.
Daily except Sunday.
Through from West—7:00 A. M., 1:40 P. M.
James River Line—8:25 A. M., 4:00 P. M.
Daily except Sunday.

Norfolk and Western Railway
ONLY ALL RAIL LINE TO NORFOLK.
Schedule in Effect June 15, 1910.
Leave Richmond: 6:40 A. M., 11:40 A. M., 1:40 P. M., 3:40 P. M., 5:40 P. M., 7:40 P. M., 9:40 P. M.
Arrive Norfolk: 6:00 A. M., 11:00 A. M., 1:00 P. M., 3:00 P. M., 5:00 P. M., 7:00 P. M., 9:00 P. M.
Leave Norfolk: 6:00 A. M., 11:00 A. M., 1:00 P. M., 3:00 P. M., 5:00 P. M., 7:00 P. M., 9:00 P. M.
Arrive Norfolk: 6:10 A. M., 11:10 A. M., 1:10 P. M., 3:10 P. M., 5:10 P. M., 7:10 P. M., 9:10 P. M.

SEABOARD AIR LINE.
Southbound trains scheduled to leave Richmond daily: 9:30 A. M.—Local to Norfolk. Raleigh, Charlotte, Wilmington. 1:30 P. M.—Sleepers and coaches. Atlanta, Birmingham, Savannah, Jacksonville and Florida points. 3:00 P. M.—Sleepers and coaches. Savannah, Jacksonville, Atlanta, Birmingham and Memphis. Northbound trains scheduled to arrive Richmond daily: 8:25 A. M., 5:00 P. M., 5:40 P. M.
SUNSHINE & SOUTHAMPTON R. R.
No. 3 leaves Dory, 9 A. M.; Wakefield, 11 A. M.; Denden, 11:30 A. M.; Courthouse, 11:45 A. M.; Arrives Scotland 12:25 P. M. No. 1 leaves Denden, 5:30 A. M.; Surry Courthouse, 5:55 A. M.; Arrives Scotland, 6:55 A. M. Leaves Scotland, 6:45 A. M.; Surry Courthouse, 7:05 A. M.; Denden, 7:45 A. M.; Wakefield, 8:15 A. M.; Arrives Dory, 8:45 A. M.; 1 leaves Scotland, 2 P. M.; Surry Courthouse, 2:35 A. M.; Arrives Denden, 3:10 A. M.
Connections at Wakefield with Norfolk and Western Railroad; at Scotland, with Virginia Navigation Company's James River boats. All trains daily except Sunday.
EDWARD ROGERS, Superintendent, Denden, Va.

Steamboats.
Baltimore Steam Packet Co.
Equipped with wireless telegraphy.
TO BALTIMORE AND THE "OCEAN" VIA NORFOLK AND OLD POINT.
Leave Richmond daily except Sunday via N. & W. R. 3:00 P. M. Arrive Norfolk 3:30 P. M. C. & O. R. 4:00 P. M. Old Point 7:30 P. M. O. D. S. Co. 7:00 P. M. (one day in Norfolk).
Va. Nav. Co. 5:30 A. M. (Monday, Wednesday and Friday).
Ticket afloat. For a brochure apply to H. M. HOLYKIN, Agent, 50 E. Main Street.

OLD DOMINION LINE
FOR NORFOLK AND NEW YORK.
Lv. Richmond (foot Ash St.) daily: 7 P. M. Leave Newport News: 7:30 P. M. Arrive Norfolk: 8:00 A. M. 6:00 A. M. Connects with main line steamers leaving Norfolk for New York daily except Sunday: 7:00 P. M. Connection also made by N. & W. R. 3 P. M. and C. & O. R. 4 P. M. Night Line steamers stop at Gloucester Island or receive passengers on signal.
VIRGINIA NAVIGATION CO. James River by daylight for Norfolk, Old Point, Newport News and all James River landings. Steamer leaves Monday, Wednesday and Friday 6:30 A. M. Passengers received at all James River landings. Ticket office 50 E. Main St.

AMERICA TRAVEL WITHOUT CARE OR TROUBLE
ASK MR. BOWMAN
708 E. MAIN ST.
MAD. 5154
EUROPE
3rd Annual
Wanted, to Buy
City Petersburg
6% Bonds
Maturing 1911. State quantity and price. Address N. T. Patterson, President Sinking Fund Commissioners, Petersburg, Va.

BANK OF SUSSEX AND SURRY.
DENDRON, VIRGINIA.
P. D. Bala, President.
Edward Rogers, Vice-President.
E. M. Richardson, Cashier.
Solicits accounts of farmers, merchants, firms and individuals.
4 Per Cent. Paid on Time Savings Accounts.

Financial.
First National Bank
OF RICHMOND, VA.
Banking connection by depositing with this bank.
OFFICERS:
John B. Purcell, President.
John M. Miller, Jr., Vice-President.
Frederick E. Nolting, Vice-President.
Chas. R. Burnett, Asst. Cashier.
J. C. Joplin, Asst. Cashier.
W. P. Shelton, Asst. Cashier.
Alex. F. Ryland, Asst. Cashier.
Capital, - - \$1,000,000
Earned Surplus, 1,000,000
Established 1865.

The Broad Street Bank
has purchased the business and good will of the Bank of Richmond, located at 303 E. Broad Street, and will take charge Monday morning, July 11, and will be prepared to extend to its customers every facility consistent with good banking.
**The Broad Street Bank Has a Capital of \$ 200,000
Surplus and Undivided Profits, - - 110,000
Deposits Exclusive of Those of the Bank
of Richmond Are Over - - \$1,250,000**
OFFICERS.
W. M. Habliston, President.
J. W. Rothert, Vice-President.
John G. Walker, Second V-President.
Andrew M. Glover, Cashier.
DIRECTORS.
Ben F. Alsop, W. M. Habliston, W. S. Rhoads,
Leon Dettelbach, J. H. Kaufman, J. W. Rothert,
L. H. Elett, Raphael Levy, Julius W. Twyler,
H. F. Grimmell, P. W. Minter, John G. Walker,
Andrew M. Glover, John Murphy, B. Rand Wellford.

The Broad Street Bank has given out the contract for the erection of a handsome and commodious banking building at its present location.
On Thursday morning, July 14, the entire business of the Broad Street Bank will be conducted at 303 E. Broad Street, where they expect to remain until the completion of their new building.

**LIFE INSURANCE COMPANY
OF VIRGINIA.**
Incorporated as a Stock Company in 1871.
Issues the Most Liberal Forms of Life and Endowment Policies from \$1,000.00 to \$25,000.00.
With Premiums Payable Annually, Semi-Annually or Quarterly.
All Policies are Non-Participating.
Insurance in force Dec. 31, 1909.....\$68,337,614.99
Assets Dec. 31, 1909.....5,372,691.92
Capital and Surplus Dec. 31, 1909.....1,069,286.67
JOHN G. WALKER, President.

Bank of Commerce and Trusts
8th and Main Streets.
Capital, \$200,000.00 Surplus, \$50,000.00
**DEPOSITORY FOR THE CITY OF RICHMOND
AND STATE OF VIRGINIA.**
This strong, progressive bank solicits the accounts of all classes, large or small. Business, personal and accounts of corporations receive our careful attention.
Acts as Trustee in Mortgages, Executor, Guardian, Receiver, Registrars of Stocks and Bonds.
Savings deposits a specialty. 3 per cent. interest paid, compounded semi-annually.